



WRITTEN EXPLANATION OF ARBITRATION

A binding arbitration agreement requires a patient to submit all future medical malpractice claims to arbitration instead of having the claim heard in a court by a judge or jury.

An arbitrator is a person chosen to resolve disputes after hearing the information presented by both sides. You select an arbitrator, your doctor selects one, and you and the doctor agree on a third arbitrator. In the event we cannot agree, the third arbitrator will be selected by the other two arbitrators from a court-issued list of arbitrators.

You pay for the fees and expenses of your arbitrator, the doctor pays for his or her arbitrator, and the fees and expenses of the third arbitrator are shared equally.

You have the right, at your expense, to be represented in arbitration by an attorney.

By choosing arbitration, you also have the right to require mediation. Mediation occurs before arbitration. Mediation is a process by which a neutral person tries to help the parties reach a mutually agreeable resolution of their dispute. The cost of mediation is shared equally.

Whether you sign the arbitration agreement or not is up to you. You will not be treated any differently if you choose not to sign the agreement.

You have the right to rescind the agreement within ten (10) days of signing the agreement.

The arbitration agreement is renewed each year unless it has been cancelled in writing before the renewal date.

You have the right to have all your questions about arbitration answered.

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